Certificate Number: 00927-PAE-DE-034320195

Bankruptcy Case Number: 15-12304



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 7, 2020</u>, at <u>4:53</u> o'clock <u>PM EDT</u>, <u>Carolina B Williams</u> completed a course on personal financial management given <u>by internet</u> by <u>247</u> <u>Bankruptcy Class</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: April 7, 2020 By: /s/ELIZABETH N GARCIA

Name: ELIZABETH N GARCIA

Title: Certified Credit Counselor